

EXHIBIT KK

Estate of Edward Murray

VCF Documentation



September 11th
Victim Compensation Fund

July 30, 2020

ANNA MURRAY
[REDACTED]
[REDACTED]

Re: CLAIM NUMBER: VCF0121596

Dear ANNA MURRAY:

The September 11th Victim Compensation Fund ("VCF") has reviewed your claim for eligibility. You submitted a claim form on behalf of EDWARD MURRAY.

The Decision on your Claim

The VCF has determined that the decedent has met the eligibility criteria established in the statute and regulations. Based on the information you submitted and information the VCF has received from the World Trade Center ("WTC") Health Program, the decedent has been found eligible for the following injuries:

- MULTIPLE MYELOMA AND MALIGNANT PLASMA CELL NEOPLASMS

Please note that there are several reasons why an injury that you think should be eligible is not listed above. For non-traumatic injuries, the name of the injury is based on the information provided by the WTC Health Program and there may be different names for the same injury. Additionally, your injury may not be listed if it was only recently certified for treatment by the WTC Health Program.

If in the future the WTC Health Program should notify you that a condition previously found eligible is no longer certified, you must inform the VCF as this may affect your eligibility status and/or the amount of your award.

What Happens Next

If the decedent was certified for treatment by the WTC Health Program for a condition not listed above, you should amend your claim. Please see the VCF website for details on how to amend your claim. The VCF will review the new information and determine if it provides the basis for a revised decision.

If you believe the decedent had eligible injuries not treated by the WTC Health Program and you would like the VCF to consider those injuries before calculating the amount of any compensation, you should amend your claim. If you choose to amend your claim, you will need to use the VCF Private Physician process. The Private Physician process is a way for the VCF to gather the required information about the decedent's treatment in order to process your claim. All forms are available on the VCF website under "Forms and Resources." The website also includes detailed information and instructions on the Private Physician process.



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If the decedent did not have injuries other than those listed above, you should submit the compensation section of your claim form and the required supporting materials if you have not already done so. If you have already submitted this information, you do not need to take any action at this time unless you receive a request from the VCF for missing information. The VCF will calculate the amount of any compensation based on the conditions listed above after all compensation-related documents are submitted.

If you have questions about the information in this letter or the claims process in general, please call our toll-free Helpline at 1-855-885-1555. Please have your claim number ready when you call: **VCF0121596**. For the hearing impaired, please call 1-855-885-1558 (TDD). If you are calling from outside the United States, please call 1-202-514-1100.

Sincerely,

Rupa Bhattacharyya
Special Master
September 11th Victim Compensation Fund

cc: WENDELL TONG



September 11th
Victim Compensation Fund

June 9, 2021

ANNA MURRAY
[REDACTED]
[REDACTED]

Re: CLAIM NUMBER: VCF0121596

Dear ANNA MURRAY:

The September 11th Victim Compensation Fund ("VCF") sent you a letter on September 09, 2020 notifying you of the decision on your claim and the amount of your award. That letter included a request for documents that were missing from your claim and are required in order to process your payment. The VCF has since received the requested documents and this letter provides the details of your award and information on the next steps to be taken on your claim.

After reviewing the responses in your claim form, the documents you submitted in support of your claim, and information from third-party entities, the VCF has calculated the amount of your award as [REDACTED]. This determination is in accordance with the requirements of the Never Forget the Heroes: James Zadroga, Ray Pfeifer, and Luis Alvarez Permanent Authorization of the September 11th Victim Compensation Fund Act ("VCF Permanent Authorization Act"). The enclosed "Award Detail" includes a detailed explanation of the calculation and a list of the eligible conditions that were considered when calculating your award.

No non-routine legal service expenses are approved for reimbursement for this claim.

As the Personal Representative, you are required to distribute any payment received from the VCF on behalf of the victim to the eligible survivors or other recipients in accordance with the applicable state law or any applicable ruling made by a court of competent jurisdiction or as provided by the Special Master.

What Happens Next

The VCF will deem this award to be final and will begin processing the full payment on your claim unless you complete and return the enclosed Compensation Appeal Request Form within **30 days from the date of this letter** as explained below. If you do not appeal, the Special Master will authorize the payment on your claim within 20 days of the end of the 30-day appeal period. Once the Special Master has authorized the payment, it may take up to three weeks for the United States Treasury to disburse the money into the bank account designated on the VCF ACH Payment Information Form or other payment authorization document you submitted to the VCF.

- **Appealing the Award:** You may request a hearing before the Special Master or her designee if you believe the amount of your award was erroneously calculated, or if you



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believe you can demonstrate extraordinary circumstances indicating that the calculation does not adequately address your loss. **If you choose to appeal, your payment will not be processed until your hearing has been held and a decision has been rendered on your appeal.**

To appeal the award, you must complete two steps by the required deadlines:

1. Complete and return the enclosed **Compensation Appeal Request Form** within **30 days from the date of this letter**. Follow the instructions on the form and upload it to your claim or mail it to the VCF by the required deadline. If you do not submit your completed Compensation Appeal Request Form within 30 days of the date of this letter, *you will have waived your right to an appeal* and the VCF will begin processing any payment due on your claim.
2. Complete and submit your **Compensation Appeal Package** (Pre-Hearing Questionnaire, Compensation Explanation of Appeal, and all applicable supporting documents) no later than **60 days from the date of this letter**. It is important that you carefully review the information enclosed with this letter and follow the instructions if you intend to appeal your award. Additional instructions on the appeals process can be found on the VCF website under "Frequently Asked Questions" and in the Policies and Procedures available under "Forms and Resources."

Once your complete Compensation Appeal Package is submitted, the VCF will review the information to confirm you have a valid appeal, and will notify you of the next steps specific to your appeal and the scheduling of your hearing.

- **Notifying the VCF of new Collateral Source Payments:** You must inform the VCF of any new collateral source payments you receive, or become entitled to receive, such as a change to your disability or survivor benefits, as this may change the amount of your award. If you notify the VCF within 90 days of learning of the new collateral source payment, your award will not be adjusted to reflect the new entitlement or payment. If you notify the VCF more than 90 days after learning of the new or revised entitlement or payment, the VCF may adjust your award to reflect the new payment as an offset, which may result in a lower award. If you need to notify the VCF of a new collateral source payment, please complete the "Collateral Offset Update Form" found under "Forms and Resources" on the www.vcf.gov website.

Your award was calculated using our published regulations, and I believe it is fair and reasonable under the requirements of the VCF Permanent Authorization Act. As always, I emphasize that no amount of money can alleviate the losses suffered on September 11, 2001.

If you have any questions, please call our toll-free Helpline at 1-855-885-1555. Please have your claim number ready when you call: **VCF0121596**. For the hearing impaired, please call 1-855-885-1558 (TDD). If you are calling from outside the United States, please call 1-202-514-1100.



September 11th
Victim Compensation Fund

Sincerely,

Rupa Bhattacharyya
Special Master
September 11th Victim Compensation Fund

WENDELL TONG can access the electronic copy of this letter uploaded to your online claim.



September 11th
Victim Compensation Fund

Award Detail

Claim Number: VCF0121596
Decedent Name: EDWARD MURRAY

PERSONAL INJURY CLAIM (Losses up to Date of Death)	
Lost Earnings and Benefits	
Loss of Earnings including Benefits and Pension	\$0.00
Mitigating or Residual Earnings	\$0.00
Total Lost Earnings and Benefits	\$0.00
Offsets Applicable to Lost Earnings and Benefits	
Disability Pension	\$0.00
Social Security Disability Benefits	\$0.00
Workers Compensation Disability Benefits	\$0.00
Disability Insurance	\$0.00
Other Offsets related to Earnings	\$0.00
Total Offsets Applicable to Lost Earnings	\$0.00
Total Lost Earnings and Benefits Awarded	\$0.00
Other Economic Losses	
Medical Expense Loss	\$0.00
Replacement Services	\$0.00
Total Other Economic Losses	\$0.00
Total Economic Loss	\$0.00
Total Non-Economic Loss	
Subtotal Award for Personal Injury Claim	



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DECEASED CLAIM (Losses from Date of Death)	
Loss of Earnings including Benefits and Pension	
Offsets Applicable to Lost Earnings and Benefits	
Survivor Pension	
SSA Survivor Benefits	
Worker's Compensation Death Benefits	
Other Offsets related to Earnings	
Total Offsets Applicable to Loss of Earnings and Benefits	\$0.00
Total Lost Earnings and Benefits Awarded	\$0.00
Other Economic Losses	
Replacement Services	
Burial Costs	
Total Other Economic Losses	
Total Economic Loss	
Non-Economic Loss	
Non-Economic Loss - Decedent	
Non-Economic Loss - Spouse/Dependent(s)	
Total Non-Economic Loss	
Additional Offsets	
Social Security Death Benefits	
Life Insurance	
Other Offsets	\$0.00
Total Additional Offsets	
Subtotal Award for Deceased Claim	



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Subtotal of Personal Injury and Deceased Claims	
PSOB Offset	\$0.00
Prior Lawsuit Settlement Offset	\$0.00
TOTAL AWARD	
Factors Underlying Economic Loss Calculation	
Annual Earnings Basis (without benefits)	
Percentage of Disability attributed to Eligible Conditions - applicable to Personal Injury losses	
Start Date of Loss of Earnings Due to Disability - applicable to Personal Injury losses	

Eligible Conditions Considered in Award
Multiple Myeloma and Malignant Plasma Cell Neoplasms

Family Member Affidavits

Anna Murray

UNITED STATES DISTRICT COURT
SOUTHERN DISTRICT OF NEW YORK

.....X

In Re:

TERRORIST ATTACKS ON SEPTEMBER 11, 2001

03-MDL-1570 (GBD)(SN)

-----X
RAYMOND ALEXANDER, et al.,

AFFIDAVIT OF
ANNA MURRAY

Plaintiffs,

21-CV-03505 (GBD)(SN)

V.

ISLAMIC REPUBLIC OF IRAN,

Defendant.

-----X

[illegible]

ANNA MURRAY, being duly sworn, deposes and says:

1. I am a plaintiff in the within action, am over 18 years of age, and reside at

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79	80	81	82	83	84	85	86	87	88	89	90	91	92	93	94	95	96	97	98	99	100	101	102	103	104	105	106	107	108	109	110	111	112	113	114	115	116	117	118	119	120	121	122	123	124	125	126	127	128	129	130	131	132	133	134	135	136	137	138	139	140	141	142	143	144	145	146	147	148	149	150	151	152	153	154	155	156	157	158	159	160	161	162	163	164	165	166	167	168	169	170	171	172	173	174	175	176	177	178	179	180	181	182	183	184	185	186	187	188	189	190	191	192	193	194	195	196	197	198	199	200	201	202	203	204	205	206	207	208	209	210	211	212	213	214	215	216	217	218	219	220	221	222	223	224	225	226	227	228	229	230	231	232	233	234	235	236	237	238	239	240	241	242	243	244	245	246	247	248	249	250	251	252	253	254	255	256	257	258	259	260	261	262	263	264	265	266	267	268	269	270	271	272	273	274	275	276	277	278	279	280	281	282	283	284	285	286	287	288	289	290	291	292	293	294	295	296	297	298	299	300	301	302	303	304	305	306	307	308	309	310	311	312	313	314	315	316	317	318	319	320	321	322	323	324	325	326	327	328	329	330	331	332	333	334	335	336	337	338	339	340	341	342	343	344	345	346	347	348	349	350	351	352	353	354	355	356	357	358	359	360	361	362	363	364	365	366	367	368	369	370	371	372	373	374	375	376	377	378	379	380	381	382	383	384	385	386	387	388	389	390	391	392	393	394	395	396	397	398	399	400	401	402	403	404	405	406	407	408	409	410	411	412	413	414	415	416	417	418	419	420	421	422	423	424	425	426	427	428	429	430	431	432	433	434	435	436	437	438	439	440	441	442	443	444	445	446	447	448	449	450	451	452	453	454	455	456	457	458	459	460	461	462	463	464	465	466
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2. I am currently 68 years old, having been born on [REDACTED], [REDACTED]

3. I am the wife of Decedent, Edward Murray, upon whose death my claims are based. I submit this Affidavit in support of the present motion for a default money judgment for the claim made on behalf of my husband's estate and for my solatium claim. On January 29, 2019, I was issued a Letters of Administration as Administrator of my husband's estate by the Queens County Surrogate's Court.

4. My husband passed away from malignant multiple myeloma on February 24, 2016, at the age of 71 years old. It was medically determined that this illness was causally connected to his exposure to the toxins resulting from the September 11, 2001, terrorist attacks at the World Trade Center.

5. My husband, Edward Murray, was my best friend. We loved to travel. Whenever I told him we should go on vacation, he would start packing that same day, even if the trip was not for weeks. He adored his daughters. He loved to spend time with them just "shooting the breeze," as he would say. This always made the girls laugh. He loved his job with the Department of Sanitation because he really liked the people he worked with. The guys at the garage became his friends, and golf buddies. He was a gentle, kind, fun-loving man and is sorely missed by all.

6. When his sanitation garage was asked to go to Ground Zero to help with the clean-up, he did not hesitate. He was ready to do whatever was needed. He spent a week at the site, and I had never seen him so tired. He would go straight to the laundry room and take off his uniform before coming into the house. He couldn't seem to get the dust off him fast enough, however.

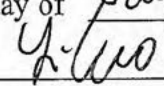
7. My husband began having back pain that just would not resolve. After months of anti-inflammatories that did nothing for his pain, he finally had blood work done. He had a bone marrow biopsy, which was incredibly painful for him and was difficult for me to watch. He was diagnosed with multiple myeloma. After the first year of treatment, the treatments stopped working and his spirits worsened. Despite numerous rounds of chemotherapy treatments, his disease progressed, rendering him incapable of doing much else than sit on the couch and watch TV. He couldn't do anything on his own, so I had to step up and help him with things such as showering, cooking for him, dressing him, and just taking care of him in general.

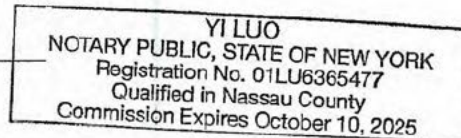
8. When my husband became incapable of doing things on his own, I had no choice but to quit my job as a transcriptionist in order to take care of him every day. Because of this, I couldn't help babysit any of the family's kids, I was basically house-ridden for the entirety of the time. After his passing, I was pretty much alone for the most part. My daughter lived with me, but she was always out because of her social life. I had to file for bankruptcy after some time because I relied on the money that he provided for us through his previous employment. I also had no medical insurance after he passed because I couldn't afford it. I was faced with the choice of either paying rent to have a roof over my head, or medical insurance. I could not afford both so I, of course, had to choose to provide shelter for myself. As his primary caregiver, I underwent not only physical stress, but mental anguish as well. Watching the person you have been married to for 37 years, and with whom you planned on enjoying the rest of your life with, fade away in front of you is pure torture.


ANNA MURRAY

Sworn before me this

17th day of July, 2023


Notary public



Jennifer Murray

UNITED STATES DISTRICT COURT
SOUTHERN DISTRICT OF NEW YORK

----- X

In Re:

TERRORIST ATTACKS ON
SEPTEMBER 11, 2001

03-MDL-1570 (GBD)(SN)

----- X
RAYMOND ALEXANDER, et al.,

AFFIDAVIT OF
JENNIFER MURRAY

Plaintiffs,

21-CV-03505 (GBD)(SN)

V.

ISLAMIC REPUBLIC OF IRAN,

Defendant.

----- X

STATE OF NEW YORK)
 : SS
COUNTY OF QUEENS)

Jennifer Murray, being duly sworn, deposes and says:

1. I am a plaintiff in the within action, am over 18 years of age, and reside at
[REDACTED]
2. I am currently 40 years old, having been born on [REDACTED].
3. I am the daughter of Decedent, Edward Murray, upon whose death my claim is based, and submit this Affidavit in connection with the present motion for a default judgment and in support of my solatium claim.
4. My father passed away from Malignant Multiple Myeloma on February 24, 2016, at the age of 71 years old. It was medically determined that this illness was causally connected to his exposure to the toxins resulting from the September 11, 2001, terrorist attacks at the World Trade Center.

5. My father, Edward Murray, was a sanitation worker for the City of New York. His passion, besides his family, was golf. He would be on the golf courses every chance that he got. You could always tell how he did that day by the look on his face when he came home. If he “broke 100”, it had been a great day, and he had a smile on his face from ear to ear and would describe how his game went in detail to whoever would listen. If he had a bad day, he would sit on the couch, frown, and put on the golf channel. My father also loved watching football and at as early as 3 years of age, he would get me to watch games with him. He would explain every part of the game, as if I could really understand. I was just happy to spend this special time with him.

6. In the days following 9/11, my father’s garage was asked to go to Ground Zero to help with clean-up. He immediately volunteered to go. It was the saddest week of his life. I cannot imagine what it was like, and he wouldn’t talk about it much. Whenever 9/11 news came on TV he couldn’t even watch. I think the memories of his time at the site scarred him too much.

7. When my father first became ill, I was terrified. We all tried to put on a good face and tell him it would be okay, but deep down we were not so sure. Initially my father responded to chemotherapy and was able to play golf, go for walks and enjoy all his favorite things. Eventually, the chemo did not work anymore, and we had to watch my father fade away. He became too weak to walk, so golf was out. He had pain constantly although he never complained to me or my sister.

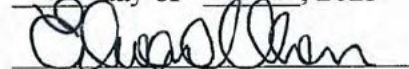
8. My father’s illness was difficult not only for him, but for me and my family as well. My father’s sickness caused great stress for me and because of this, I had to miss work quite a bit due to my own health issues. I have gastroparesis, and stress only makes it worse for me. During this stressful time, I had lost a considerable amount of weight and the doctor had to put me on meal

replacements. After my father had passed, all the emotions and stress that I was going through made my condition worse once again. For about a month after his passing, I was in and out of the doctors with the same issue and had to miss work at times once again. My dad was well-loved by everyone. He was the favorite fun uncle, the cool dad. He would have made a wonderful grandfather, but unfortunately, he passed away six months before he would have seen his first grandchild's birth. His death was horrible and unbearable to watch. I miss him every day.


JENNIFER MURRAY

Sworn before me this

18TH day of July, 2023


Notary public

EDWARD FRANK CHEN
Notary Public, State of New York
Reg. No. 01CH6446718
Qualified in Queens County
Commission Expires 01/23/2027

Julia Natale

UNITED STATES DISTRICT COURT
SOUTHERN DISTRICT OF NEW YORK

----- X

In Re:

TERRORIST ATTACKS ON
SEPTEMBER 11, 2001

03-MDL-1570 (GBD)(SN)

----- X
RAYMOND ALEXANDER, et al.,

AFFIDAVIT OF
JULIA NATALE

Plaintiffs,

21-CV-03505 (GBD)(SN)

V.

ISLAMIC REPUBLIC OF IRAN,

Defendant.

----- X

STATE OF NEW YORK)
 : SS
COUNTY OF NASSAU)

Julia Natale, being duly sworn, deposes and says:

1. I am a plaintiff in the within action, am over 18 years of age, and reside at

2. I am currently 39 years old, having been born on

3. I am the daughter of Decedent, Edward Murray, upon whose death my claim is based, and submit this Affidavit in connection with the present motion for a default judgment and in support of my solatium claim.

4. My father passed away from Malignant Multiple Myeloma on February 24, 2016, at the age of 71 years old. It was medically determined that this illness was causally connected to his exposure to the toxins resulting from the September 11, 2001, terrorist attacks at the World Trade Center.

5. Edward Murray was my dad. He worked for the DSNY and was a proud American. He served in the Air Force in Vietnam, so when he was asked to go to Ground Zero after 9/11, he did not hesitate to do so. My father was always ready to serve and protect his country. One of my fondest memories of him was watching him during the Pledge of Allegiance. For him, the Pledge was more than just words, it was a deep belief. He never missed a Memorial Day parade and would always talk me into going with him.

6. 9/11 Was the most terrifying time of my life. My father, however, was not scared, he was angry and upset that someone could do such a horrible act to the city and country that he loved so much. He was ready to do whatever was necessary to help. He went to Ground Zero to clean debris from the collapsed buildings and haul it away to sanitation dump sites. In the week that my father had worked there, he saw the worst devastation he had ever seen in his life. He told me it was like being in Vietnam all over again.

7. When my father found out he had Multiple Myeloma, it was the first time in my life that I could see that he was scared. Initially, he handled the chemo treatments well, and seemed to be responding as so. This gave us hope that he could beat the disease. As the disease worsened, however, he became unable to do anything that he enjoyed in life. A short walk down the street was painful and caused him to be out of breath. Gradually, he began to need my mother's help to do even the most basic of things. As his health worsened, he couldn't even attend family events, which was extremely difficult for all of us not to have him there.

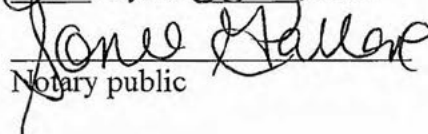
8. I found out I was pregnant with my first child 3 months before my dad died. He was thrilled. Unfortunately, he never got to meet his granddaughter. He never got to walk me down the aisle. He never got to meet his grandson. So many beautiful memories he did not get to make

because he just wanted to help. My mother had gone through this situation before with other family members, where she had to take care of them when they were physically unable to do so, so I did not want to make her do it on her own. Because of this, I had to step up and help take care of my father by driving him to doctor's appointments and physical therapy. In doing this, I decided to put my life on hold with my soon-to-be husband as well as leave work early at times in order to get him to his treatments. I was a Pre-K teacher during that time and had to give all my attention to the children, which was difficult at times knowing the state of health my father was in. I was informed during work that he was in the hospital and that it didn't look like he was going to pull through. I had to leave work immediately to be there for him and my family.


JULIA NATALE

Sworn before me this

31st day of July, 2023


Notary public

SONIA GALLONE
Notary Public, State of New York
No. 01GA6202573
Qualified in Nassau County
Commission Expires 03/16/2025